

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Catherine Marie Sosa

Debtor.



Order Filed on September 23, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-24035 MBK

Adv. No.:

Hearing Date: 9/23/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: September 23, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Catherine Marie Sosa

Case No: 18-24035 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 208 Daisy Court, Jackson, NJ. 08527-2583, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver Jr., Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 17, 2020, Debtor is due for the July 2020 through September 2020 post-petition payments for a total default of \$1,567.51 (3 @ \$622.04, 6 LC @ \$24.88, \$447.89 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,567.51 to be received no later than September 30, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

In re:
Marie Catherine Sosa
Debtor

Case No. 18-24035-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

db +Marie Catherine Sosa, 208 Daisy Court, Jackson, NJ 08527-2583

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo on behalf of Creditor Sixty Acre Reserve Condominium Association, Inc.
collections@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Marie Catherine Sosa courtdocs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 7